FEDERAL RESERVE statistical release

E.2 SURVEY OF TERMS OF BUSINESS LENDING, FEBRUARY 7-11, 2011

For immediate release
March 21, 2011

1. Commercial and industrial loans made by all commercial banks[1]

Maturity/repricing interval[2] and risk[3] of loans	Weighted-average effective loan rate[4] (percent)	Total value of loans ($ millions)	Average loan size ($ thousands)	Weighted-average maturity[5]	Percent of value of loans: Secured by collateral	Percent of value of loans: Subject to prepayment penalty	Percent of value of loans: Prime based	Commitment status: Percent made under commitment	Commitment status: Average months since loan terms set[6]
				Days					
1. All C&I loans	2.43	77,371	643	446	50.7	47.6	22.1	73.9	14.8
2. Minimal risk	1.59	4,644	1,630	200	52.7	43.8	9.1	81.3	15.9
3. Low risk	1.96	12,786	764	618	33.5	44.5	16.1	82.7	17.3
4. Moderate risk	2.26	36,524	663	385	58.6	50.7	21.6	60.8	12.8
5. Other	3.28	17,084	458	480	52.2	45.4	29.5	86.0	12.0
6. Zero interval	3.45	20,241	332	607	61.5	28.4	54.9	94.3	13.0
7. Minimal risk	2.24	1,178	1,259	424	75.9	46.5	25.9	85.9	9.3
8. Low risk	2.82	2,475	507	498	56.5	21.6	49.3	88.8	16.9
9. Moderate risk	3.36	9,072	319	643	54.7	26.0	53.7	96.8	13.0
10. Other	3.93	6,984	298	619	67.7	29.4	60.5	94.4	12.5
11. Daily	1.10	21,134	3,030	64	52.7	68.9	5.3	28.7	10.7
12. Minimal risk	1.43	653	2,369	63	11.1	.0	6.6	10.9	4.5
13. Low risk	1.11	2,058	1,402	50	9.3	47.6	7.8	60.1	3.8
14. Moderate risk	.95	15,255	4,386	38	68.7	77.5	4.2	19.4	11.1
15. Other	1.74	2,384	1,472	164	14.7	68.6	7.0	47.4	2.7
16. 2 to 30 days	2.19	20,704	594	376	37.8	50.6	10.8	86.8	17.8
17. Minimal risk	1.40	785	1,903	210	58.7	68.9	2.0	94.0	15.1
18. Low risk	1.57	5,417	717	258	33.1	53.9	8.8	88.4	23.1
19. Moderate risk	2.46	7,411	466	471	39.7	41.1	15.1	81.6	11.4
20. Other	2.48	4,374	528	433	47.1	68.1	3.8	88.4	14.1
21. 31 to 365 days	2.76	10,293	1,062	426	47.2	39.1	8.4	94.8	13.5
22. Minimal risk	1.19	1,955	2,176	70	48.6	48.3	.8	98.9	20.1
23. Low risk	2.04	2,092	1,161	363	28.6	39.8	4.3	96.1	9.5
24. Moderate risk	3.62	2,982	779	694	66.4	28.5	12.9	91.7	12.6
25. Other	3.62	2,314	1,143	293	44.5	42.4	2.7	93.0	11.7
				Months					
26. More than 365 days	4.23	4,781	639	62	59.8	38.1	34.7	85.2	19.1
27. Minimal risk	5.16	73	230	41	92.3	.0	61.9	33.4	9.9
28. Low risk	4.24	686	754	194	37.5	54.1	8.0	40.8	30.7
29. Moderate risk	4.83	1,713	514	44	56.9	23.1	48.4	92.6	19.2
30. Other	5.08	958	546	32	74.9	6.0	42.1	90.6	12.7
Size of loan ($ thousands)			**Weighted-average risk rating[3]**	**Weighted-average maturity/repricing interval[2]**					
				Days					
31. 7.5 - 99	4.47	2,828	3.2	90	85.8	10.8	67.9	68.7	7.8
32. 100 - 999	4.00	10,024	3.3	97	75.8	20.1	57.0	85.4	10.6
33. 1,000 - 9,999	3.01	19,621	3.1	95	53.6	40.7	30.2	92.7	13.4
34. 10,000+	1.69	44,898	2.9	158	41.7	59.0	7.9	63.4	17.5
Base rate of loan[7]							**Average size ($ thousands)**		
35. Prime[8]	4.31	17,108	3.2	114	65.9	7.7	226	87.5	15.3
36. Other	1.90	60,263	2.9	136	46.5	58.9	1,352	70.0	14.7

... The number of loans was insufficient to provide a meaningful value.
Other footnotes appear on the last page.

E.2 SURVEY OF TERMS OF BUSINESS LENDING, FEBRUARY 7-11, 2011

For immediate release
March 21, 2011

2. Commercial and industrial loans made by domestic banks[1]

Maturity/repricing interval[2] and risk[3] of loans	Weighted-average effective loan rate[4] (percent)	Total value of loans ($ millions)	Average loan size ($ thousands)	Weighted-average maturity[5]	Percent of value of loans: Secured by collateral	Percent of value of loans: Subject to prepayment penalty	Percent of value of loans: Prime based	Commitment status: Percent made under commitment	Commitment status: Average months since loan terms set[6]
				Days					
1. All C&I loans	3.26	42,806	367	635	55.1	25.8	37.2	87.4	15.0
2. Minimal risk	1.51	2,812	1,070	243	40.3	20.6	14.9	69.2	13.8
3. Low risk	2.53	7,460	462	932	45.6	23.1	24.9	81.1	23.8
4. Moderate risk	3.38	18,905	351	614	53.2	21.7	39.3	89.7	13.6
5. Other	4.03	10,238	285	572	71.9	24.9	46.3	92.4	12.8
6. Zero interval	3.41	18,999	316	586	62.0	29.9	54.5	93.9	12.6
7. Minimal risk	2.10	1,053	1,176	403	85.0	52.1	29.0	84.2	7.7
8. Low risk	2.76	2,294	474	478	57.3	23.3	47.2	88.1	16.1
9. Moderate risk	3.32	8,653	308	621	55.3	27.0	52.5	96.6	12.7
10. Other	3.88	6,468	281	593	66.9	31.1	60.7	94.0	12.4
11. Daily	2.37	3,297	507	268	22.2	15.6	30.1	61.4	14.7
12. Minimal risk	1.44	625	2,447	61	8.1	.0	6.9	6.9	7.3
13. Low risk	2.45	353	252	242	53.4	21.3	45.5	94.6	14.0
14. Moderate risk	2.51	1,864	570	362	18.6	16.0	33.2	71.2	17.8
15. Other	4.93	204	140	571	55.2	7.0	79.4	90.2	4.5
16. 2 to 30 days	2.72	10,329	311	436	55.2	26.4	21.2	82.7	19.5
17. Minimal risk	2.15	130	411	363	37.3	24.7	11.8	63.7	10.2
18. Low risk	1.97	3,012	417	272	47.9	19.0	15.8	79.1	34.3
19. Moderate risk	2.96	4,484	292	552	53.9	18.9	24.1	82.7	13.3
20. Other	3.36	1,433	187	359	85.9	19.6	11.6	89.9	14.3
21. 31 to 365 days	3.24	6,041	657	329	48.4	16.3	12.3	92.5	13.8
22. Minimal risk	.50	931	1,116	94	7.8	.0	1.0	97.7	20.6
23. Low risk	2.53	1,134	665	260	16.7	15.6	7.3	92.7	16.6
24. Moderate risk	4.01	2,186	597	303	70.0	11.4	17.0	90.8	10.4
25. Other	4.68	1,154	611	349	82.8	15.9	5.3	88.7	15.3
				Months					
26. More than 365 days	4.66	4,065	556	68	58.7	27.8	40.1	82.6	18.9
27. Minimal risk	5.16	73	230	41	92.3	.0	61.9	33.4	9.9
28. Low risk	4.33	657	746	202	39.1	55.3	8.0	38.2	30.2
29. Moderate risk	4.89	1,674	506	44	56.8	21.4	48.1	92.4	19.6
30. Other	5.08	958	546	32	74.9	6.0	42.1	90.6	12.7
Size of loan ($ thousands)			Weighted-average risk rating[3]	Weighted-average maturity/repricing interval[2]					
				Days					
31. 7.5 - 99	4.47	2,815	3.2	90	86.0	10.7	68.1	68.6	7.8
32. 100 - 999	4.04	9,509	3.3	99	77.8	18.6	58.3	85.0	10.1
33. 1,000 - 9,999	3.28	13,895	3.1	106	60.6	29.1	38.1	93.3	13.2
34. 10,000+	2.58	16,587	2.7	377	32.2	29.7	19.1	87.1	20.5
Base rate of loan[7]							Average size ($ thousands)		
35. Prime[8]	4.32	15,931	3.2	120	66.7	6.7	212	86.8	14.4
36. Other	2.62	26,875	2.9	261	48.2	37.2	646	87.8	15.4

... The number of loans was insufficient to provide a meaningful value.
Other footnotes appear on the last page.

E.2 SURVEY OF TERMS OF BUSINESS LENDING, FEBRUARY 7-11, 2011

For immediate release
March 21, 2011

3. Commercial and industrial loans made by large domestic banks[1]

Maturity/repricing interval[2] and risk[3] of loans	Weighted-average effective loan rate[4] (percent)	Total value of loans ($ millions)	Average loan size ($ thousands)	Weighted-average maturity[5]	Percent of value of loans: Secured by collateral	Percent of value of loans: Subject to prepayment penalty	Percent of value of loans: Prime based	Commitment status: Percent made under commitment	Commitment status: Average months since loan terms set[6]
				Days					
1. All C&I loans	3.14	37,754	431	652	54.0	27.0	34.0	88.1	14.8
2. Minimal risk	1.31	2,670	2,360	203	37.2	21.7	12.4	70.8	14.1
3. Low risk	2.41	6,995	548	969	43.9	23.7	22.2	81.2	24.3
4. Moderate risk	3.22	17,263	411	600	50.2	22.5	37.0	89.8	14.2
5. Other	3.95	8,781	337	587	72.5	28.0	40.8	94.6	11.4
6. Zero interval	3.31	17,178	364	597	61.2	32.5	50.3	94.1	11.9
7. Minimal risk	2.09	1,045	1,405	404	84.9	52.4	28.5	84.1	7.7
8. Low risk	2.66	2,136	547	494	56.4	25.0	43.4	87.2	16.0
9. Moderate risk	3.22	8,085	346	610	53.0	28.4	49.9	96.8	13.1
10. Other	3.83	5,433	327	636	68.6	35.8	53.6	94.8	9.6
11. Daily	2.15	2,734	880	239	15.5	14.6	23.9	59.5	15.1
12. Minimal risk	1.32	606	3,664	2	5.2	.0	4.0	5.5	5.2
13. Low risk	2.02	298	367	223	45.6	24.8	35.5	93.6	12.8
14. Moderate risk	2.31	1,660	1,007	310	12.8	16.1	26.4	69.0	17.7
15. Other	4.62	126	272	816	35.1	9.9	67.8	98.8	3.4
16. 2 to 30 days	2.76	9,623	307	462	57.3	24.2	21.7	82.6	19.0
17. Minimal risk	1.96	123	698	382	33.8	26.1	7.0	66.8	10.2
18. Low risk	1.99	2,958	420	276	48.5	17.9	16.0	78.7	34.3
19. Moderate risk	2.94	4,342	298	562	53.9	19.2	23.7	82.2	13.3
20. Other	3.28	1,359	191	344	85.3	20.1	9.5	89.6	14.8
21. 31 to 365 days	2.95	5,030	1,455	334	43.7	17.7	4.4	95.2	15.1
22. Minimal risk	.29	889	30,313	84	3.4	.0	.0	100.0	21.0
23. Low risk	2.26	1,027	1,337	269	11.9	15.5	1.2	96.8	17.5
24. Moderate risk	3.67	1,784	1,284	291	65.7	13.9	5.9	90.0	12.6
25. Other	4.65	1,025	947	348	81.0	17.9	4.3	98.1	15.5
				Months					
26. More than 365 days	4.51	3,124	1,395	72	54.2	31.5	38.9	86.0	19.5
27. Minimal risk	...	...	...	...	...	...	...	...	...
28. Low risk	4.17	575	2,596	224	30.4	63.1	6.6	36.8	35.6
29. Moderate risk	4.65	1,348	1,448	44	47.3	16.9	57.5	98.1	22.7
30. Other	4.87	818	1,369	30	71.5	5.7	47.9	96.9	13.9
Size of loan ($ thousands)			Weighted-average risk rating[3]	Weighted-average maturity/repricing interval[2]					
				Days					
31. 7.5 - 99	4.17	2,128	3.2	28	85.5	12.9	68.5	66.3	7.8
32. 100 - 999	3.82	7,804	3.3	54	76.4	20.3	57.5	86.5	10.7
33. 1,000 - 9,999	3.22	12,377	3.0	87	59.7	29.7	35.7	93.9	13.1
34. 10,000+	2.59	15,445	2.7	394	33.8	30.3	16.0	87.2	19.1
Base rate of loan[7]							Average size ($ thousands)		
35. Prime[8]	4.29	12,832	3.2	115	67.1	7.3	230	86.2	13.1
36. Other	2.54	24,922	2.8	248	47.3	37.2	786	89.1	15.7

... The number of loans was insufficient to provide a meaningful value.
Other footnotes appear on the last page.

For immediate release
March 21, 2011

4. Commercial and industrial loans made by small domestic banks[1]

Maturity/repricing interval[2] and risk[3] of loans	Weighted-average effective loan rate[4] (percent)	Total value of loans ($ millions)	Average loan size ($ thousands)	Weighted-average maturity[5]	Percent of value of loans: Secured by collateral	Subject to prepayment penalty	Prime based	Commitment status: Percent made under commitment	Average months since loan terms set[6]
				Days					
1. All C&I loans	4.15	5,052	174	505	63.0	16.9	61.3	82.2	16.8
2. Minimal risk	5.24	142	95	991	99.9	.0	60.6	39.0	4.0
3. Low risk	4.24	465	137	415	70.3	13.6	65.2	80.2	16.1
4. Moderate risk	5.01	1,642	139	757	84.6	13.1	63.4	88.9	6.9
5. Other	4.50	1,457	147	480	68.5	6.2	79.4	79.3	23.3
6. Zero interval	4.33	1,821	141	475	69.6	5.8	94.1	92.3	19.8
7. Minimal risk	3.95	7	48	269	100.0	.0	87.9	89.2	6.9
8. Low risk	4.11	158	169	268	69.2	.3	98.3	99.9	17.6
9. Moderate risk	4.76	569	120	803	89.0	6.4	90.1	94.0	8.0
10. Other	4.12	1,035	162	361	57.8	6.7	98.0	89.9	28.0
11. Daily	3.43	563	166	399	54.8	20.9	60.2	70.6	13.3
12. Minimal risk	5.30	19	212	2,019	100.0	.0	99.8	50.8	14.5
13. Low risk	4.78	55	93	301	96.2	1.6	100.0	100.0	20.2
14. Moderate risk	4.22	203	125	841	65.9	15.2	88.9	89.4	18.7
15. Other	5.42	78	78	279	87.6	2.4	98.1	76.3	6.8
16. 2 to 30 days	2.14	706	384	137	26.6	55.9	14.9	84.2	25.0
17. Minimal risk	...	...	...	...	...	...	...	...	...
18. Low risk	.80	53	324	81	18.4	81.4	5.5	100.0	34.3
19. Moderate risk	3.76	142	178	283	54.0	11.0	35.9	97.1	12.7
20. Other	4.82	74	134	613	96.8	10.1	50.4	94.6	5.4
21. 31 to 365 days	4.69	1,011	176	299	71.7	9.4	51.6	79.2	5.8
22. Minimal risk	4.88	42	52	308	99.7	.0	21.1	48.5	1.2
23. Low risk	5.06	107	114	180	63.2	16.3	66.5	54.0	2.3
24. Moderate risk	5.50	402	177	353	89.0	.2	66.5	94.5	1.0
25. Other	4.89	129	160	357	97.8	.0	12.8	14.3	6.0
				Months					
26. More than 365 days	5.14	941	185	45	73.4	15.2	44.1	71.4	16.7
27. Minimal risk	5.54	67	216	43	100.0	.0	67.4	27.6	.3
28. Low risk	5.43	82	125	41	100.0	.9	17.8	48.0	.8
29. Moderate risk	5.86	326	137	45	96.3	40.0	9.0	69.1	1.4
30. Other	6.29	140	121	47	95.2	8.2	8.0	54.3	.1
Size of loan ($ thousands)			Weighted-average risk rating[3]	Weighted-average maturity/repricing interval[2]					
				Days					
31. 7.5 - 99	5.38	687	3.2	283	87.4	3.9	66.8	75.8	7.6
32. 100 - 999	5.08	1,706	3.3	306	84.1	11.2	62.0	78.1	6.9
33. 1,000 - 9,999	3.79	1,518	3.1	261	68.5	24.9	57.6	87.9	13.9
34. 10,000+	2.47	1,142	3.7	145	9.7	22.7	62.0	84.8	39.0
Base rate of loan[7]							Average size ($ thousands)		
35. Prime[8]	4.45	3,099	3.3	143	65.0	4.2	161	89.0	19.5
36. Other	3.65	1,953	3.1	428	59.9	37.2	198	71.4	11.5

... The number of loans was insufficient to provide a meaningful value.
Other footnotes appear on the last page.

E.2 SURVEY OF TERMS OF BUSINESS LENDING, FEBRUARY 7-11, 2011

For immediate release
March 21, 2011

5. Commercial and industrial loans made by U.S. branches and agencies of foreign banks[1]

Maturity/repricing interval[2] and risk[3] of loans	Weighted-average effective loan rate[4] (percent)	Total value of loans ($ millions)	Average loan size ($ thousands)	Weighted-average maturity[5]	Percent of value of loans: Secured by collateral	Percent of value of loans: Subject to prepayment penalty	Percent of value of loans: Prime based	Commitment status: Percent made under commitment	Commitment status: Average months since loan terms set[6]
				Days					
1. All C&I loans	1.40	34,564	9,365	236	45.4	74.5	3.4	57.1	14.4
2. Minimal risk	1.71	1,832	8,294	134	71.6	79.3	.3	100.0	18.0
3. Low risk	1.17	5,326	8,981	236	16.7	74.4	3.6	84.9	8.5
4. Moderate risk	1.07	17,619	14,374	167	64.4	81.9	2.7	29.7	10.1
5. Other	2.16	6,846	4,969	352	22.7	76.0	4.6	76.3	10.5
6. Zero interval	4.15	1,241	1,504	935	53.6	5.3	61.7	99.6	17.5
7. Minimal risk	3.43	126	3,091	590	.0	.0	.0	100.0	20.7
8. Low risk	3.60	181	4,149	730	45.8	.0	76.1	97.5	26.6
9. Moderate risk	4.12	419	1,532	1,144	42.5	6.4	78.3	100.0	17.9
10. Other	4.55	516	1,103	948	78.4	7.7	58.2	100.0	13.4
11. Daily	.86	17,837	37,339	33	58.3	78.7	.7	22.7	8.7
12. Minimal risk	...	...	...	...	...	...	...	...	...
13. Low risk	.83	1,706	25,512	26	.2	53.1	.0	53.0	.0
14. Moderate risk	.74	13,391	64,581	2	75.7	86.0	.2	12.2	5.6
15. Other	1.44	2,180	13,889	133	10.9	74.3	.2	43.4	2.4
16. 2 to 30 days	1.66	10,374	6,185	326	20.4	74.7	.4	90.9	16.4
17. Minimal risk	1.25	655	6,825	181	62.9	77.7	.0	100.0	15.7
18. Low risk	1.06	2,406	7,073	244	14.5	97.5	.0	100.0	12.0
19. Moderate risk	1.70	2,927	5,403	371	17.9	74.9	1.2	80.0	8.4
20. Other	2.05	2,941	4,848	463	28.2	91.8	.0	87.7	14.0
21. 31 to 365 days	2.08	4,252	8,488	558	45.4	71.6	2.9	98.1	13.1
22. Minimal risk	1.81	1,024	16,010	48	85.8	92.3	.6	100.0	19.6
23. Low risk	1.45	958	9,987	485	42.7	68.4	.7	100.0	1.8
24. Moderate risk	2.54	796	4,803	1,741	56.4	75.5	1.7	94.0	18.3
25. Other	2.57	1,160	8,609	238	6.3	68.8	.1	97.3	8.3
				Months					
26. More than 365 days	1.79	716	4,246	32	66.3	97.0	3.8	100.0	20.2
27. Minimal risk	...	...	...	...	...	...	...	...	...
28. Low risk	...	...	...	...	...	...	...	...	...
29. Moderate risk	...	...	...	...	...	...	...	...	...
30. Other	...	...	...	...	...	...	...	...	...

Size of loan ($ thousands)	Weighted-average effective loan rate[4] (percent)	Total value of loans ($ millions)	Weighted-average risk rating[3]	Weighted-average maturity/repricing interval[2]	Secured by collateral	Subject to prepayment penalty	Prime based	Percent made under commitment	Average months since loan terms set[6]
				Days					
31. 7.5 - 99	3.51	13	3.4	61	34.2	17.4	33.2	90.2	10.0
32. 100 - 999	3.14	515	3.1	70	39.4	46.8	33.3	93.3	19.0
33. 1,000 - 9,999	2.37	5,726	3.1	69	36.4	68.8	10.9	91.2	14.0
34. 10,000+	1.18	28,311	2.9	29	47.3	76.2	1.3	49.6	14.5

Base rate of loan[7]	Weighted-average effective loan rate[4] (percent)	Total value of loans ($ millions)	Weighted-average risk rating[3]	Weighted-average maturity/repricing interval[2] (Days)	Secured by collateral	Subject to prepayment penalty	Average size ($ thousands)	Percent made under commitment	Average months since loan terms set[6]
35. Prime[8]	4.12	1,176	3.2	27	54.7	21.2	1,679	97.1	25.8
36. Other	1.31	33,388	3.0	36	45.0	76.4	11,166	55.7	13.7

... The number of loans was insufficient to provide a meaningful value.
Other footnotes appear on the last page.

E.2 SURVEY OF TERMS OF BUSINESS LENDING, FEBRUARY 7-11, 2011

For immediate release
March 21, 2011

6. Commercial and industrial loans by time that pricing terms were set and by commitment

Time pricing terms were set and loan commitment status	Weighted-average effective loan rate[4] (percent)	Total value of loans ($ millions)	Average loan size ($ thousands)	Weighted-average risk rating[3]	Weighted-average maturity/ repricing interval[2] (days)	Percent of value of loans		
						Secured by collateral	Subject to prepayment penalty	Prime based
All commercial banks								
1. During survey week	1.84	34,380	755	3.0	161	52.3	64.5	12.6
2. Not under commitment	1.46	20,208	689	2.9	213	65.3	64.5	10.6
3. Informal commitment	1.43	7,463	1,132	3.0	54	15.8	86.7	8.1
4. Formal commitment	3.43	6,709	700	3.0	119	53.8	40.1	23.4
Before survey week[9]								
5. Up to 90 days	2.99	10,067	597	3.1	157	39.2	45.2	26.1
6. 91 to 365 days	3.53	11,515	284	3.2	84	61.9	25.3	42.3
7. More than 365 days	2.51	21,375	1,244	2.8	98	47.5	33.4	24.6
Domestic banks								
8. During survey week	3.49	12,163	276	2.8	433	61.6	31.8	34.2
9. Not under commitment	3.41	5,392	186	2.6	795	56.8	21.2	39.1
10. Informal commitment	3.38	1,402	230	3.2	181	74.3	37.8	40.2
11. Formal commitment	3.60	5,369	593	3.0	137	63.2	40.8	27.7
Before survey week[9]								
12. Up to 90 days	3.51	6,582	403	3.1	199	50.4	27.9	39.2
13. 91 to 365 days	3.58	9,900	247	3.2	75	64.0	22.0	46.9
14. More than 365 days	2.71	14,128	884	2.9	112	45.3	22.5	32.0
Large domestic banks								
15. During survey week	3.24	9,980	325	2.8	441	58.3	36.5	31.9
16. Not under commitment	3.23	4,495	200	2.5	860	54.8	24.8	39.3
17. Informal commitment	2.93	943	463	3.3	128	71.4	46.0	39.1
18. Formal commitment	3.31	4,542	739	3.0	91	59.0	46.1	23.1
Before survey week[9]								
19. Up to 90 days	3.44	6,152	485	3.1	200	48.7	28.4	37.1
20. 91 to 365 days	3.47	9,035	287	3.2	68	61.5	22.5	44.3
21. More than 365 days	2.67	12,580	993	2.8	111	47.8	22.0	26.7
Small domestic banks								
22. During survey week	4.65	2,183	163	3.1	400	77.1	10.0	44.6
23. Not under commitment	4.29	897	140	3.2	466	66.8	3.2	37.8
24. Informal commitment	4.32	459	113	2.8	291	80.2	20.9	42.5
26. Formal commitment	5.22	827	285	3.1	389	86.7	11.4	53.1
Before survey week[9]								
26. Up to 90 days	4.40	429	118	3.5	183	74.5	21.1	69.8
27. 91 to 365 days	4.71	865	101	3.3	156	89.5	15.9	74.1
28. More than 365 days	3.03	1,549	467	3.5	118	24.6	26.4	74.9
Foreign banks								
29. During survey week	.94	22,217	15,450	3.0	11	47.2	82.5	.7
30. Not under commitment	.76	14,816	34,990	3.1	3	68.4	80.2	.2
31. Informal commitment	.98	6,061	12,484	3.0	24	2.3	98.0	.7
32. Formal commitment	2.73	1,340	2,533	2.9	47	16.1	37.5	6.2
Before survey week[9]								
33. Up to 90 days	2.01	3,486	6,588	3.1	78	18.1	77.7	1.3
34. 91 to 365 days	3.22	1,615	3,036	2.9	138	49.4	46.1	14.1
35. More than 365 days	2.14	7,246	6,080	2.6	69	51.8	54.6	10.3

Summary statistics	All commercial banks	Domestic banks	Large domestic banks	Small domestic banks	Foreign banks
Average reported prime rate	3.34	3.35	3.33	3.43	3.18
Standard error of loan rate[4]	.25	.19	.21	.35	.33

... The number of loans was insufficient to provide a meaningful value.
Other footnotes appear on the last page.

NOTES

The Survey of Terms of Business Lending collects data on gross loan extensions made during the first full business week in the middle month of each quarter. The authorized panel size for the survey is 348 domestically chartered commercial banks and 50 U.S. branches and agencies of foreign banks. The sample data are used to estimate the terms of loans extended during that week at all domestic commercial banks and all U.S. branches and agencies of foreign banks. The terms on loans extended during the survey week may differ from those extended during other weeks of the quarter. The estimates reported here are not intended to measure the average terms on all business loans in bank portfolios.

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1. As of December 31, 2010, assets of the large banks were at least $4.4 billion. Median total assets for all insured banks were approximately $144 million. Assets at all U.S. branches and agencies averaged $7.9 billion.

2. The "maturity/repricing" interval measures the period from the date the loan is made until it may be repriced or it matures. For floating-rate loans that are subject to repricing at any time—such as many prime-based loans—the maturity/repricing interval is zero. For floating-rate loans that have a scheduled repricing interval, the maturity/repricing interval measures the number of days between the date the loan is made and the date on which it is next scheduled to reprice. For loans having rates that remain fixed until the loan matures (fixed-rate loans), the maturity/repricing interval measures the number of days between the date the loan is made and the date on which it matures. Loans that reprice daily mature or reprice on the business day after they are made. Because of weekends and holidays, such loans may have maturity/repricing intervals of more than one day; nevertheless, such loans appear in the daily category and are not included in the 2 to 30 day category.

3. A complete description of the risk categories is available in the survey instructions, available at "http://www.federalreserve.gov/boarddocs/reportforms/ReportDetail.cfm?WhichFormId=FR_2028a/s". The category "moderate risk" includes the average loan, under average economic conditions, at the typical lender. The "other" category includes loans rated "acceptable" as well as special-mention or classified loans. The weighted-average risk ratings published for loans in rows 31–39 are calculated by assigning a value of 1 to minimal risk loans, 2 to low risk loans, 3 to moderate risk loans, 4 to acceptable risk loans, and 5 to special mention and classified loans. These values are weighted by loan amount and exclude loans with no risk rating. Some of the loans in rows 1, 6, 11, 16, 21, 26, and 31–36 are not rated for risk.

4. Effective (compounded) annual interest rates are calculated from the stated rate and other terms of the loans and weighted by loan amount. For the standard error of the loan rate for all C&I loans in the current survey (tables 1–5, line 1, column 1), see the summary statistics table. The chances are about two out of three that the average rate shown will differ by less than this amount from the average rate that would be found by a survey of the universe of banks.

5. Average maturities are weighted by loan amount and exclude loans with no stated maturities.

6. For loans made under formal commitments, the average time interval between the date on which the loan pricing was set and the date on which the loan was made, weighted by the loan amount. For loans under informal commitment, the time interval is zero.

7. Prime-based loans are based on the lending bank's own prime rate, any other lender's prime rate, a combination of prime rates, or a publicly reported prime rate. Loans with "other" base rates include loan rates expressed in terms of any other base rate (e.g., the federal funds rate or LIBOR) and loans for which no base rate is used to determine the loan rate.

8. See the summary statistics table for the average reported prime rate weighted by dollar value of loans priced relative to a prime rate.

9. For loans made under formal commitments.